

#GetCovered

## What You Should Know About Health Coverage Through Maryland Health Connection



### You may qualify for free or lower cost health coverage.

You may be able to receive assistance through:

- ✕ Federal tax credits that lower your monthly cost for private insurance plans;
- ✕ Cost savings that will lower your out-of-pocket health care costs; or
- ✕ A public health program, such as Medicaid. You may be eligible for Medicaid now, even if you weren't in the past.

### Open enrollment for 2015 plans is Nov. 15–Feb. 15.

Enrollment in Medicaid is year-round if you qualify.

### Sign up online and get free help by phone, in person or through social media.

Enroll and find free help at [MarylandHealthConnection.gov](http://MarylandHealthConnection.gov)

   @MarylandConnect #GetCovered

### Health coverage protects you from unexpected costs.

Health coverage provides coverage for unexpected health issues, from minor illnesses to emergencies.

### Plans\* cover many essential health benefits:

- Doctor visits
- Hospitalization
- Emergency care
- Maternity and newborn care
- Pediatric care
- Prescription drugs
- Laboratory tests
- Mental health care
- Substance abuse treatment
- Preventive and wellness care
  - Flu and pneumonia shots
  - Birth control
  - Routine vaccinations
  - Cancer screenings such as mammograms and colonoscopies

\*Except catastrophic plans



## You may qualify for financial help to reduce the cost of your health insurance.

If your household size is this:	You may be eligible for Medicaid if your yearly income* is less than:	You may be eligible for reduced premiums and/or lower insurance costs if your yearly income is less than:
		For Plans in 2015
1	\$16,105	\$46,680
4	\$32,913	\$95,400

Source: Maryland State Dept. of Health and Mental Hygiene, Medicaid Planning Administration

\*Income eligibility levels for children and pregnant women are higher

### You can stay on your parent's health plan until you're 26.

Your parents can keep you on their health insurance plan until you're 26, even if you're married, not living with them, attending school or eligible for coverage through your job.

### Some life changes may allow you to buy a plan at any time of year.

- ✕ Getting married or divorced
- ✕ Having a child or adopting a child
- ✕ Certain changes in income
- ✕ Moving to Maryland and certain moves within the state
- ✕ Certain losses of other health coverage

### You can shop for a plan that fits your needs and budget.

When you enroll through Maryland Health Connection, you can see what financial help you qualify for and choose from a variety of plans.

If you're under 30, you can buy a catastrophic health plan, which mainly protects you from very high medical costs.